

Opportunities? Why, They Are Always Here

By E. B. CHAPMAN

THIS young man had hard work raising ten dollars and now has a business of a half million a year. How? Go into it for yourself and WORK.



EDMUND CUTINO

THE grandstand in the old National League baseball park in Baltimore, home of the famous Orioles, was being razed, following a reorganization in organized baseball. The lumber was being sold in small lots. A boy who had purchased two loads of lumber at \$2 a load and had made such an effective plea for several sheets of rusted tin roofing that it had been given him, gleefully drove away the team which, with the wagon, had been borrowed from his brother.

On the rear of a lot owned by a relative, near a group of small business houses in a residence section, the lumber and tin were unloaded. Next day the framework of a small one-room structure had been erected. A few days later while the roof was being put into place, a building inspector appeared and demanded \$2 for a building permit. In vain the boy pleaded, scolded and cajoled. So he paid the money, was issued a permit and the building proceeded.

By the end of the week the structure was complete and a sign announced:

BICYCLE REPAIR SHOP

The shop, its meager equipment and the building permit had absorbed \$10, the entire capital of the owner. The money had been procured by the sale of the owner's bicycle. And although the owner of a bicycle repair shop, the owner had no wheel to ride and no money to buy one.

Nevertheless he advertised for a "second hand bicycle." In response he was shown one that seemed as good as the one he had sold for \$10. The boy offered the owner \$4. After some haggling the offer was accepted. Then the shop proprietor said he had no money and offered a note for the amount. The building was given as security. Thus the proprietor had a bicycle to ride to his home from the shop and to and from school.

So it was Edmund Cutino, president of the Cutino Sundries Company, of Kansas City, the second largest exclusive sundries concern in American, first went into business for himself. His time after school and Saturdays was spent in the shop. His profits while attending school, were from \$10 to \$25 a week. When he concluded his course he had saved \$200, besides paying his personal expenses.

Failed in School

PERHAPS young Cutino worked in the shop when he should have been studying. When he was 18 years old, the grades, announced as the school year ended, showed he had "flunked." Cutino, determined not to spend the next year in classes with boys who had been below him, decided his school career was ended.

Cutino had failed in his studies, that year, but he had learned one lesson. Two schoolmates had been compelled to quit school and go to work. The father of one had been wealthy. He would find a job of some kind that paid \$15 a week, he told Cutino, because he must have that much to live. The other found a job quickly at \$6 a week and said he believed he could "get along on it."

"A man goes as high as he aims," Mr. Cutino says. "I learned the lesson then. I've watched it since and the truth of it has been proved many times. I made up my mind when I left school to aim high."

The bicycle repair was locked up and the owner sought a place as a traveling salesman. Such a position would enable him to leave his fellow students, in whose eyes he felt disgraced by his failure to pass examinations, allow him to see the country and, of course, make him a fortune. After many discouraging efforts he persuaded the head of a patent medicine firm to try him as a salesman. Cutino was to pay his own ex-

penses while on trial. He was sent to Ohio where he stayed several weeks, doing so much business that on his first trip to the house he demanded a salary increase. He was given a salary boost of from \$15 to \$16 a week which he refused.

A disastrous trip to New York followed. A few weeks later he was taken home, ill with what he says now is called influenza. When he recovered, his old firm offered him a place at \$18 a week. Cutino wanted to see the West and was assigned to cover Oklahoma and Indian Territory.

At McAlester, a few months before Cutino's arrival a child had eaten a large number of headache tablets and died. A city ordinance regulating the distribution of such medicines had been adopted.

Cutino didn't know these facts. None of the druggists would buy his medicines so he engaged a couple of boys and started a house-to-house distribution of samples. Then he was warned not to place his wares on porches or in doorways but deliver each package to an adult. Women, recalling the death, wouldn't accept the samples and Cutino and his boys started for the hotel. On the way one of the boys dropped some of the samples in the street. The marshal threatened to arrest Cutino for throwing the medicine on the sidewalk.

"I had a fine chance to do business in McAlester," Mr. Cutino laughed at the recollection of the experience. "The druggists wouldn't buy, housewives wouldn't accept samples so I couldn't give my goods away and if I threw them away I was subject to arrest."

But the young salesman did so well in the territory assigned to him that he was made manager for the firm in Kansas City. Then he undertook other business ventures and allied himself later with a firm that, it seemed, insured him a fortune. His share of the profits of one order he sold in New York was \$20,000. The article was manufactured in Kansas City. Before the order was delivered a competitor had bought out his employers, closed the Kansas City plant, cancelled the New York order and Cutino was out of a job. The bright prospects of a few weeks before, largely on the strength of which Cutino had just married, had disappeared completely. Cutino owed his current bills and had \$43.

Sold Out Every Time

THAT is when Cutino decided to go into business for himself. He wouldn't be the loser by another person's blunder again if he could help it. The fact he had \$43 only didn't discourage the man who, as a youth, had opened a bicycle repair shop with \$10 and no bicycle. A few nights later he left Kansas City on a train, carrying a heavy grip. The next day he sold the contents of the grip, drug sundries, to dealers in a small Missouri city. He returned to Kansas City, bought other goods, visited other cities and sold the goods.

That program was repeated hundreds of times. On each trip the entire stock was sold. There was a complete turnover of his investment. Not only that but the goods were delivered, the collections made and the bills paid. That was in the fall of 1910, less than 10 years ago.

After one of his trips Mr. Cutino decided he must have a larger stock and went to New York to arrange credits. He visited every manufacturer and wholesaler of drug sundries and asked each to advance him goods worth \$200 on 90 days' time.

"In ninety days," he told them, "I'll have the money and pay you or the goods will be on my shelves. If I sell the goods I'll have the money. If I can't sell them the goods will be there if you want them."

All but one of the houses extended the credit. One manufacturer shipped Cutino goods valued at \$3,000. Cutino protested. He couldn't handle such an account, he wrote the New Yorker.

"You can if you keep your word," the New York man replied. "If you sell the goods you'll have the money to pay for them. If you don't the goods will be there."

And the goods were sold, the bill paid and another order forwarded to the manufacturer who had unusual faith in the young Kansas Citian.

The first year in the drug sundries business the turnover was \$7,597.46. The business which began in a suit case and with a capital of \$43 now occupies a five-story building, several floors of the one adjoining and store rooms in other parts of the city. It employs an average of 40 persons all of whom, Mr. Cutino says, are "in business for themselves." Through a co-operative feature the more business the firm does the greater the profits of the workers.

"My folks make good money," he says. "I am not conducting a training school for other houses. I pay so well they can't afford to leave. I never have discharged but one salesman and I would have put up with him if he'd been honest."

A few years ago a Kansas City man making \$15 a week quit his job to join the Cutino company. Last

year he took out of the firm's treasury \$14,700 as his share of the profits.

The first salesman employed by Cutino when he realized he could not see every customer personally began work for \$12 a week. For several years the salesman has had a yearly income of \$6,000.

"We never hire a salesman from another firm," Mr. Cutino says. "We have no time to teach him what he has learned is wrong. I prefer to take men who know nothing about business. These men are taught the Cutino way and they do the work as we wish it done."

His Business Philosophy

BESIDES doing a business of more than one-half million dollars last year, Mr. Cutino says the firm rejected business amounting to one-fourth million dollars. Due to abnormal trade conditions, he says, he was unable to take care of that business.

"When you are not in shape to take care of a customer it is better not to take him on," he says. "There is profit in saying 'no' as well as in saying 'yes.'"

"When conditions are such I can take care of the business I rejected last year I'll go after it and get it," he said. "Meanwhile I do not take the risk that those firms will become dissatisfied with me because I can't supply the goods they desire."

The matter of opportunity for young men who wish to enter business was mentioned.

"Opportunity!" he flashed, and turned on the interviewer almost fiercely. "Never was there such opportunity. The only thing that makes me dissatisfied is there are so many opportunities I have not time to take advantage of. I can point you to opportunities men are passing day after day. Opportunities go begging in the West. They are so plentiful no one notices them. We are so used to them."

The reason so many young men seek in vain for opportunity is that they are not sure just what it is they are seeking, Mr. Cutino believes. Many seem to expect some one to hand them money without it having been earned. Opportunity, Mr. Cutino thinks, often wears the unattractive disguise of hard work, escaping in that way, many who seek it. The man not afraid of hard work usually penetrates the disguise and discovers the opportunity.

"If only the days were twice as long," Mr. Cutino reflected, "there would be more time to take advantage of more opportunities. But days are short. We barely get settled in our chairs and it is time for lunch. Then another brief interval and it is time to go home."

And yet the former bicycle shop proprietor wouldn't have time drag.

"I wouldn't work at anything I wasn't interested in—that is, unless I was 'down and out,'" he says. Then he added:

"No man should say he will not do anything. He doesn't know what he may do."

Men who would succeed in business, he says, must "go after business faster than the other fellow," use honest methods, have his goods right and his prices fair.

"But any man can go into business," Mr. Cutino says, and "he doesn't need money to do it. I started twice without money—once on \$10 and another time on \$43."

Price conditions will return to normal when people quit demanding high priced goods, the merchant declares.

"The people who are buying the high priced shoes and silk shirts are not, generally, those who can afford luxuries," he says. "That statement is based on what dealers have told me."

And the man whose firm did business amounting to more than one-half million dollars last year is wearing a previous season's overcoat because he "don't believe in buying now anything I don't have to have."

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